

# SPOTLIGHT

American Income Life & National Income Life • December 2003 • Volume 36 • Number 12

A photograph of a winter scene. In the foreground, a dark horse is pulling a sleigh through a snowy field. Two people are seated in the sleigh, one wearing a red jacket. The background features a dense forest of evergreen trees covered in snow, with a large, snow-capped mountain peak rising in the distance under a clear sky. A wooden fence runs across the middle ground.

*Season's Greetings*  
from **AILL & NILICO**





FROM THE DESK OF:  
**Roger Smith**  
President & Chief  
Marketing Officer of  
American Income Life

## Season's Greetings

Over the last four years, I have extolled our accomplishments to all who would listen, and I am sure many of you have heard some of the same stories over and over again. These stories have been told for good reason though – I am proud of our achievements, and you should be too.

We have grown almost 100 percent and almost doubled our sales force over the last four years, and that has been no small undertaking.

With each passing year, we have faced challenges and lived up to the task at hand to come through with flying colors. Now, here we are at the end of another year, and here we are again, looking ahead to the challenges of a new year to come.

John Amatt, a world-renowned mountain climber and inspirational speaker, says, "Adventure isn't hanging a rope off the side of a mountain. Adventure is an attitude we must apply to the day-to-day obstacles of life – facing new challenges, seizing new opportunities, testing our resources against the unknown and in the process, discovering our own unique potential."

It has been our attitude toward seizing new opportunities, and our sheer determination which has not only put us on top, but has made uncovering this Company's unique potential a reality.

As we prepare to take on the challenge of bridging quantity and quality in 2004 – or rather preparing for a coming together of quantity and quality – let's take some time to celebrate our gains and plan our course of action for the year to come.

Happy Holidays,



### Dates to Remember

Wed., Dec. 24, to Thurs., Dec. 25, 2003

The Home Office will be closed for the Christmas Holiday.



Monday, Dec. 29, 2003

All business and PR credits must be received in Waco to count for December production.

Thursday, Jan. 1, 2004

The Home Office will be closed for the New Year's Day holiday.

### Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$430,594.38 in bonuses. For more information on the monthly bonuses, turn to Page 15.

### Six-Month Contest Trip Dates

The dates for the Six-Month Contest at The Fairmont Kea Lani Resort in Maui, Hawaii have been set. The dates will be Wednesday, Feb. 25 through Sunday, Feb. 29, 2004. Please make note of these dates and mark your calendars, if you are in the running for this tropical adventure.

### 2005 Convention Dates

The dates for the 2005 Convention at The Fiesta Americana in Cancun, Mexico have not been set yet. As soon as this information is made available, it will be published in the *Spotlight*. We are planning a fun and exciting trip. We are looking forward to seeing everyone there. For more information on Cancun and The Fiesta Americana, turn to Pages 12 and 13.

### Do Not Call Reminder

An update to the National Do Not Call database has been distributed to all Agencies. Remember you must notify your SGA of a customer who does not want to be contacted by our Company. You must also notify the Home Office through CAS, or via e-mail at [aildonotcall@nilife.com](mailto:aildonotcall@nilife.com) or [nildonotcall@nilife.com](mailto:nildonotcall@nilife.com).

### Congratulations are in Order!

Michael Perkins, an Individual Producer with the Jatoff-Foti Agency, has achieved \$100,000 of in-force premium over the last 13 months.

### Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Atlantis Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top three PR Representatives from each category, the top five MGAs, the top SA, the top five GAs, and the top ten Individual Producers. *Check your production!* If there is an asterisk by your position, you could be on your way to The Bahamas! The convention will be held July 8-11, 2004.

### Required Retention Rate

Effective Jan. 1, 2004, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross. Net to Gross is only used during the Producer's first eight months.

|               |       |
|---------------|-------|
| Retention:    | 67.0% |
| Net to Gross: | 78%   |



### AMERICAN INCOME LIFE

For over a half century, American Income Life Insurance Company has been meeting union families' life insurance needs. We are a leader in the union insurance market, and we're fully committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

### SPOTLIGHT

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AIL



# Are You Ready for Hawaii?

Fresh Air...

Ocean Mists...

Tropical Fragrances...

It's bound to awaken your senses!

## THE FAIRMONT KEA LANI/HAWAII STANDINGS

Listed below are the standings for the Six-Month Contest through November 2003.

PR Reps. in Category A: 1. Leo VanDenBussche - 18,504 cards. 2. Robin Andrade - 18,110 cards.

PR Reps. in Category B: 1. Malka Arony - 16,005 cards. 2. Laurie Onasch - 12,923 cards.

PR Reps. in Category C: 1. Cheryl Cook - 46 groups. 2. Mark Gugliardi, Donald Spohn & Jenny Williams - 37 groups.

### Individual Producers:

|                      |                      |                       |                     |
|----------------------|----------------------|-----------------------|---------------------|
| 1. Timothy Cruise    | \$108,390 in Net ALP | 11. Scott Remmey      | \$67,424 in Net ALP |
| 2. David Wang        | \$106,595 in Net ALP | 12. Ruben Soberanes   | \$64,619 in Net ALP |
| 3. Matthew Wolfanger | \$91,305 in Net ALP  | 13. Hurst Kopp        | \$62,671 in Net ALP |
| 4. Mary Ann Gaelic   | \$89,820 in Net ALP  | 14. Yvonne Hernandez  | \$62,290 in Net ALP |
| 5. Karen McQuoid     | \$88,825 in Net ALP  | 15. Alan Tahmazian    | \$61,302 in Net ALP |
| 6. Marlon Underwood  | \$84,614 in Net ALP  | 16. Abdulrazzaq Ahmed | \$61,015 in Net ALP |
| 7. Nadia King        | \$83,631 in Net ALP  | 17. Daniel Potilechio | \$60,189 in Net ALP |
| 8. Curt Snow         | \$74,919 in Net ALP  | 18. Bret Fels         | \$59,601 in Net ALP |
| 9. Michael Nowak     | \$74,185 in Net ALP  | 19. Russell Morris    | \$59,024 in Net ALP |
| 10. Robert Ulreich   | \$72,871 in Net ALP  | 20. Rudi Camenzind    | \$58,999 in Net ALP |

SA's: 1. Mary Ann Gaelic - \$257,962 in Net ALP. 2. Jason Anderson - \$105,936 in Net ALP

### General Agents:

|                    |                      |                   |                      |
|--------------------|----------------------|-------------------|----------------------|
| 1. Dorian Oldham   | \$286,070 in Net ALP | 4. Robert Dunn    | \$215,961 in Net ALP |
| 2. Elaina Bosco    | \$246,494 in Net ALP | 5. Kevin Leonard  | \$207,649 in Net ALP |
| 3. Stefan Reynolds | \$235,664 in Net ALP | 6. Eric Tuttobene | \$195,076 in Net ALP |

### Master General Agents:

|                   |                      |                 |                      |
|-------------------|----------------------|-----------------|----------------------|
| 1. Jim Bianchi    | \$650,246 in Net ALP | 4. Steve Foti   | \$509,599 in Net ALP |
| 2. Erik Graham    | \$621,770 in Net ALP | 5. William Cook | \$484,398 in Net ALP |
| 3. Lawrence Hauck | \$618,033 in Net ALP | 6. David Iriye  | \$441,165 in Net ALP |

RGAs: 1. Rob Hay - \$1,432,767 in Net ALP. 2. Roger Fung - \$1,257,364 in Net ALP.

SGA Category I: 1. Durbon Oldham - 43% increase. 2. John Jatoft and Steve Foti - 25% increase.

SGA Category II: 1. Eric Gigliome and David Brister - 36% increase. 2. Tom Williams - 4% increase.

SGA Category III: 1. David Zophin - 70% increase. 2. Joseph Manone - 49% increase.

SGA Category IV: 1. Steve Friedlander - 44% increase. 2. Jim Surace - 13% increase.

For more on the Fairmont Kea Lani Resort, visit [www.fairmont.com](http://www.fairmont.com) and browse the Hotels and Resorts menu for Wailea, Hawaii. For more information on the Six-Month contest, go to [www.aillife.com](http://www.aillife.com) or refer to the July 2003 issue of Spotlight.

### Promoted To Supervising Agent

|   |   |  |   |  |   |
|---|---|--|---|--|---|
| <b>William Ballou</b><br>Nick Niekowski<br>Louisiana    | <b>Casey Dobbins</b><br>Genese-Birman<br>Illinois       | <b>Stefan Johannsson</b><br>Rick Altig<br>Washington           | <b>Kathleen Loughran</b><br>Eric Gigliome<br>New York | <b>John Premus</b><br>Eric Gigliome<br>New York          | <b>Larry Simons</b><br>Shashi Paekki<br>South Carolina  |
| <b>Jason Britt</b><br>Rick Altig<br>Ontario             | <b>Rebecca Dubreuil</b><br>Genese-Birman<br>Illinois    | <b>Eustatheos Karagrigoriou</b><br>Eric Gigliome<br>New Jersey | <b>Isaac Maleh</b><br>Eric Gigliome<br>New Jersey     | <b>Dan Rawn</b><br>Rick Altig<br>Tennessee               | <b>Jack Smith</b><br>Williams-Williams<br>Georgia       |
| <b>Dennis Cedeno</b><br>Eric Gigliome<br>New Jersey     | <b>Harmon Frierson</b><br>Eric Gigliome<br>New York     | <b>Rithya Khut</b><br>Rick Altig<br>Oregon                     | <b>Jude Mancuso</b><br>Nick Niekowski<br>Louisiana    | <b>Tina Ray-Willis</b><br>Rick Altig<br>British Columbia | <b>Michael Snow</b><br>Rick Altig<br>Minnesota          |
| <b>Susan Cheeseman</b><br>Ramin Kouladjy<br>Nova Scotia | <b>Salvatore Giacchi</b><br>Eric Gigliome<br>New Jersey | <b>Benson Kim</b><br>Rick Altig<br>Washington                  | <b>Charles Martin</b><br>Genese-Birman<br>Illinois    | <b>Rebecca Rushook</b><br>Jim Surace<br>Ohio             | <b>Momodou Souko</b><br>Williams-Williams<br>Georgia    |
| <b>Kevin Cobb</b><br>Robert Smith<br>Oklahoma           | <b>James Grundy</b><br>Ali Shalakh<br>North Carolina    | <b>Jason Kirk</b><br>Tom Williams<br>Florida                   | <b>Tiffany Meadows</b><br>Rick Altig<br>Hawaii        | <b>Deric Rutledge</b><br>Ali Shalakh<br>North Carolina   | <b>Roger Tanaka</b><br>Rick Altig<br>Hawaii             |
| <b>Shane Connolly</b><br>Tom Williams<br>Florida        | <b>Johnny Harrison</b><br>Genese-Birman<br>Missouri     | <b>Michael Lau</b><br>Rick Altig<br>British Columbia           | <b>Rodney Mori</b><br>Rick Altig<br>Hawaii            | <b>George Sargentini</b><br>Tom Williams<br>Florida      | <b>Susan Tschner</b><br>Shashi Paekki<br>South Carolina |
| <b>Cherie Cooper</b><br>Rick Altig<br>British Columbia  | <b>Joseph Henderson</b><br>Rick Altig<br>Tennessee      | <b>Jillian Lawrie</b><br>Rick Altig<br>Quebec                  | <b>Kenny Murray</b><br>Rick Altig<br>Montana          | <b>Bhuvan Sawhney</b><br>Rick Altig<br>British Columbia  | <b>Kevin Whynot</b><br>Ramin Kouladjy<br>Nova Scotia    |
| <b>Pierre Daoust</b><br>Bill Jennings<br>Colorado       | <b>Eddie Hill</b><br>Mark Hancock<br>Indiana            | <b>Kiwon Lee</b><br>Eric Gigliome<br>New Jersey                | <b>Duong Nguyen</b><br>Eric Gigliome<br>New Jersey    | <b>Gavin Scott</b><br>Rick Altig<br>British Columbia     | <b>Lorna Williams</b><br>Eric Gigliome<br>New Jersey    |
| <b>Concelor Davis</b><br>Scott Smith<br>Illinois        | <b>Matthew Ho</b><br>Rick Altig<br>British Columbia     | <b>Bertrand Lelievre</b><br>Rick Altig<br>Ontario              | <b>Clint Ogasawara</b><br>Rick Altig<br>Hawaii        | <b>Steven Shapteban</b><br>Eric Gigliome<br>New Jersey   | <b>Jenny Yenser</b><br>Genese-Birman<br>Kansas          |
| <b>Clair Divert</b><br>Genese-Birman<br>Illinois        | <b>Donna House</b><br>Williams-Williams<br>Georgia      | <b>Kimroy Lewis</b><br>Marc Zipper<br>Florida                  | <b>Pablo Pirela</b><br>Scott Smith<br>Illinois        | <b>John Shearer</b><br>Eric Gigliome<br>Delaware         |   |

### Promoted To General Agent

|   |  |  |   |   |
|---|--|--|---|---|
| <b>Roger Beaulieu</b><br>Gigliome-Birter<br>Massachusetts | <b>Carlos Espinal</b><br>Marc Zipper<br>Florida          | <b>Shannan Lane</b><br>Nick Niekowski<br>Louisiana     | <b>Edward Neacquaye</b><br>Genese-Birman<br>Illinois    | <b>Kashif Tufail</b><br>Genese-Birman<br>Missouri |
| <b>Jerome Cardwell</b><br>Shashi Paekki<br>South Carolina | <b>Christian Fuhrer</b><br>Ali Shalakh<br>North Carolina | <b>Joseph Laro</b><br>Gigliome-Birter<br>Massachusetts | <b>Napoleon Russell</b><br>Williams-Williams<br>Georgia | <b>Ryan Welch</b><br>Steve Surace<br>Ohio         |
| <b>Steven Dichiaro</b><br>Bill Jennings<br>Colorado       | <b>Allan Gilbert</b><br>Scott Smith<br>Illinois          | <b>Michael Lavergne</b><br>Eric Neel<br>Texas          | <b>Douglas Skapnyk</b><br>Joseph Manone<br>Wisconsin    | <b>James Whittington</b><br>Steve Greer<br>Texas  |
| <b>Pamela Drury</b><br>Vic Hancock<br>Kentucky            | <b>Elias Kueban</b><br>Gigliome-Birter<br>Massachusetts  | <b>Ramin Maghaoud</b><br>Vlad Bauer<br>Texas           | <b>David Thomas</b><br>Darbon Oldham<br>New York        |   |

### Promoted To Master General Agent

|   |  |  |  |  |
|---|--|--|--|--|
| <b>Calin Baban</b><br>Ronald VanWoerk<br>Texas    | <b>Ben Carbonette</b><br>Rick Altig<br>Ontario           | <b>Daryl Jones</b><br>Steve Greer<br>Texas     | <b>Jerald Muhammad</b><br>Vic Hancock<br>Indiana     | <b>Cristina Simao</b><br>Gigliome-Birter<br>Rhode Island |
| <b>Susan Bergh</b><br>Eric Gigliome<br>New Jersey | <b>Rebecca Francis</b><br>Jim Surace<br>Ohio             | <b>Nadia King</b><br>Alyce Odawa<br>California | <b>Elisa Nelson</b><br>Williams-Williams<br>Georgia  | <b>Navarro Simmons</b><br>Genese-Birman<br>Missouri      |
| <b>Mark Bleicer</b><br>Gay Bloer<br>Wisconsin     | <b>Dmitriy Goncharuk</b><br>Ronald VanWoerk<br>Texas     | <b>Hurst Kopp</b><br>Nick Niekowski<br>Texas   | <b>Clay-Nghia Nguyen</b><br>Ronald VanWoerk<br>Texas | <b>Curt Snow</b><br>Judy-Fuel<br>California              |
| <b>John Burnett</b><br>Vlad Bauer<br>Texas        | <b>Harpreet Gajral</b><br>Rick Altig<br>British Columbia | <b>Ryan Mansueto</b><br>Eric Neel<br>Texas     | <b>John Odorzynski</b><br>John Akers<br>Iowa         | <b>Steven Strong</b><br>Williams-Zipper<br>Florida       |



## INDIVIDUAL PRODUCERS



1. Nadia King  
Santa Rosa, CA



2. Carla Miller  
Omaha, NE



3. Karen McQuoid  
Auckland, NZ



4. Matthew Hogan  
Harrisburg, PA



5. Rob Kohrman  
St. Louis, MO



6. Michael Stewart  
St. Louis, MO



7. David Wang  
Woodridge, IL



8. Teresa Carlton  
Kansas City, MO



9. Timothy Cruise  
Woodridge, IL



10. William Hathorne  
Woodridge, IL

## INDIVIDUAL PRODUCERS

All Time Record to Beat  
Month: \$51,235 Net ALP Marlon Underwood

### November Production

| Name                          | Net ALP  | NG <sup>▲</sup> | Rtn   | MGA               | SGA               |
|-------------------------------|----------|-----------------|-------|-------------------|-------------------|
| 1. Nadia King                 | \$28,114 | 81              |       | Nadia King        | Altig-Orlovic     |
| 2. Carla Miller               | 20,741   |                 | 69.8  | Carla Miller      | John Akers        |
| 3. Karen McQuoid              | 19,880   |                 | 77.0  | Lawrence Hauck    | Steve Friedlander |
| 4. Matthew Hogan              | 18,541   | 96              |       | Frederick Hadayia | Durhon Oldham     |
| 5. Rob Kohrman                | 17,703   | 96              |       | Terry Sullivan    | Geneser-Geneser   |
| 6. Michael Stewart            | 17,358   | 100             |       | Terry Sullivan    | Geneser-Geneser   |
| 7. David Wang                 | 16,897   |                 | 83.0  | David Wang        | Scott Smith       |
| 8. Teresa Carlton             | 15,824   | 96              |       | Scott Sonnenberg  | Geneser-Geneser   |
| 9. Timothy Cruise             | 15,607   |                 | 78.3  | Steven Jakubczak  | Scott Smith       |
| 10. William Hathorne          | 15,395   | 89              |       | Eric Nichols      | Scott Smith       |
| 11. Mary Ann Gaelic           | 15,372   |                 | 75.   | Lawrence Hauck    | Steve Friedlander |
| 12. Hurst Kopp                | 15,179   | 96              |       | Hurst Kopp        | Nick Nitkowski    |
| 13. Brian Traboulay           | 15,117   |                 | 100.0 | Brian Traboulay   | Rick Altig        |
| 14. <del>Timothy Cruise</del> | 15,045   | 100             |       | Bill Hayer        | Rick Altig        |
| 15. Ramona Cruz               | 14,876   | 88              |       | Terry Sullivan    | Geneser-Geneser   |
| 16. Pablo Pirela              | 14,420   | 100             |       | Denise Gilbert    | Scott Smith       |
| 17. Scott Remmey              | 14,324   |                 | 77.4  | Jeffrey Dinocento | Eric Giglione     |
| 18. Edward Johnson            | 14,184   | 98              |       | James Dattilo     | Marc Zipper       |
| 19. Eric Renteria             | 13,573   | 98              |       | Joshua Goodman    | Bill Jennings     |
| 20. Rudi Camenzind            | 13,411   |                 | 89.1  | Erik Graham       | David Cohen       |

▲ Percentage of Net to Gross

All Time Record to Beat  
YTD: \$277,779 Net ALP Marlon Underwood

### YTD Production

| Name                   | Net ALP   | NG <sup>▲</sup> | Rtn  | MGA               | SGA               |
|------------------------|-----------|-----------------|------|-------------------|-------------------|
| * 1. David Wang        | \$231,754 |                 | 83.0 | David Wang        | Scott Smith       |
| * 2. Timothy Cruise    | 214,958   |                 | 78.3 | Steven Jakubczak  | Scott Smith       |
| * 3. Marlon Underwood  | 182,878   |                 | 67.2 | Marlon Underwood  | Scott Smith       |
| * 4. Matthew Wolfanger | 176,232   |                 | 86.7 | Paul Rumbuc       | Durhon Oldham     |
| * 5. Curt Snow         | 166,017   |                 | 76.6 | Curt Snow         | Jatoft-Foti       |
| * 6. Karen McQuoid     | 157,078   |                 | 77.0 | Lawrence Hauck    | Steve Friedlander |
| * 7. Mary Ann Gaelic   | 156,859   |                 | 75.5 | Lawrence Hauck    | Steve Friedlander |
| * 8. Michael Nowak     | 148,850   |                 | 68.4 | Jim Bianchi       | Durhon Oldham     |
| * 9. Ruben Soberanes   | 141,381   |                 | 75.1 | Doreen Ryan-Foti  | Jatoft-Foti       |
| * 10. Robert Ulreich   | 139,876   |                 | 88.4 | Roger Johnson     | Jatoft-Foti       |
| 11. Russell Morris     | 137,394   |                 | 90.6 |                   | Marc Zipper       |
| 12. Abdulrazzaq Ahmed  | 137,083   |                 | 72.8 | Zulfikar Bhukera  | Scott Smith       |
| 13. Nadia King         | 136,956   | 81              |      | Nadia King        | Altig-Orlovic     |
| 14. Scott Remmey       | 130,131   |                 | 77.4 | Jeffrey Dinocento | Eric Giglione     |
| 15. Yvonne Hernandez   | 127,179   |                 | 79.9 | David Iriye       | David Cohen       |
| 16. Jennifer Baron     | 124,768   |                 | 70.2 | William Cook      | Tom Williams      |
| 17. Jinzhou Zhao       | 124,019   |                 | 88.9 | Rob Hay           | Rick Altig        |
| 18. Rudi Camenzind     | 122,507   |                 | 89.1 | Erik Graham       | David Cohen       |
| 19. Lance Brown        | 119,386   |                 | 75.0 | Kathy Mann        | David Cohen       |
| 20. Allan Gilbert      | 118,791   |                 | 70.6 | Denise Gilbert    | Scott Smith       |

▲ Percentage of Net to Gross



## CONTRIBUTIONS

### MONETARY DONATIONS

#### American Income & National Income

- Contributed \$2,500 to the American Federation of School Administrators for their *Langston and the 21st Century* program.
- Gave \$10,000 to the United Food & Commercial Workers' (UCFW) Strike Hardship Fund to help more than 85,000 members on strike in six states due to major grocery store chains cutting back on health benefits and wages (see the letter below).
- Contributed \$500 to CUPE Local 4326.

#### Jatoft-Foti Agency

- Contributed \$250 to the Joint Council of Teamsters.
- Donated \$600 to the Operating Engineers Local 3 scholarship fund.
- Gave \$500 to the Sprinkler Fitters & Apprentices Local 483 for their golf tournament.

- Donated \$2,500 to the San Francisco Labor Council.
- Contributed \$492 to the UCFW Local 1428 Strike Hardship Fund.
- Donated \$70 to the Teamsters Local 439 for their annual Christmas dinner.
- Gave \$100 to the IAMAW Local Lodge 653 for their 100th anniversary celebration.
- Donated \$100 to the Contra Costa Deputy Sheriffs' Association for their Christmas dinner.

#### Jim Surace Agency

- Contributed \$75 to IBT Local 407.

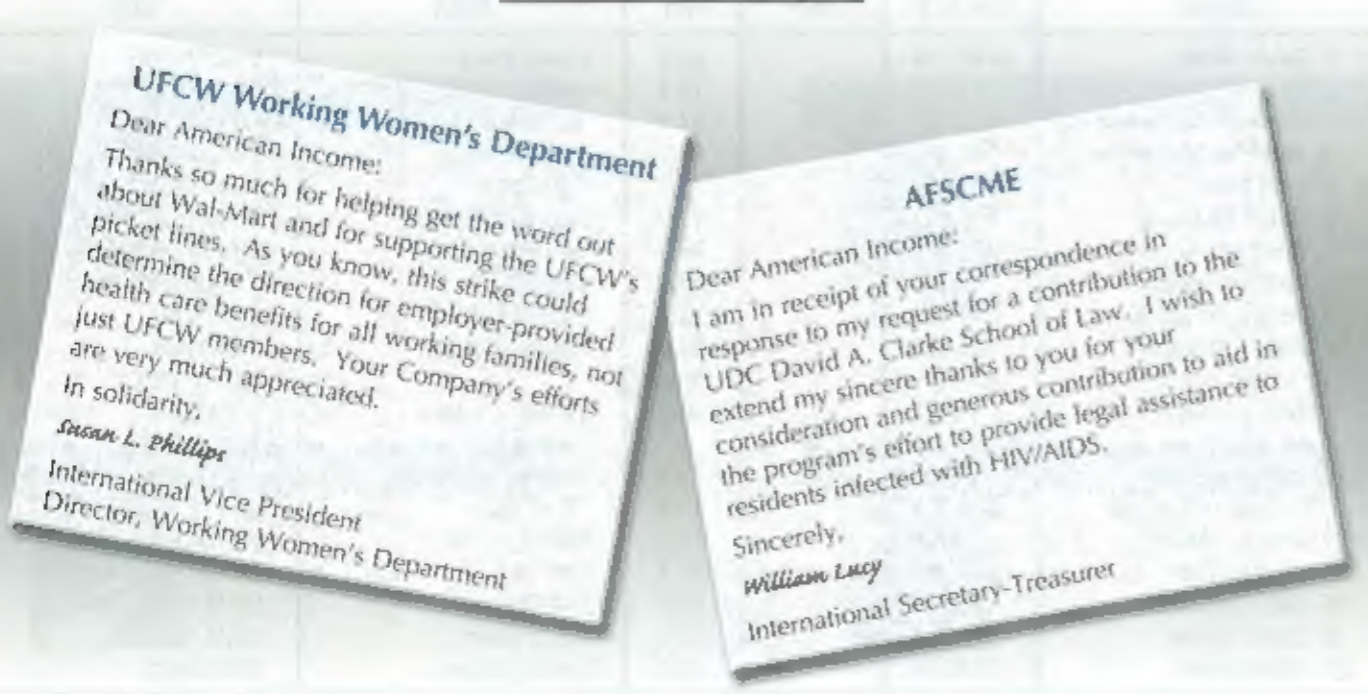
**Total \$17,687.00**

### OTHER DONATIONS

#### Vlad Basov Agency

- Contributed to the Waco Central Labor Council's annual Christmas party.

### CORRESPONDENCE



## LABOR ADVISORY BOARD

### Welcome to the Board



INTRODUCING:

#### Newton Jones

International President of the Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers

Newton Jones, International President of the International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers (IBB), has been unanimously selected to American Income's Labor Advisory Board. Mr. Jones brings more than 30 years of experience and a two-generation union family background to this premier advisory board.

The IBB, commonly referred to as the Boilermakers Union, is a diverse union representing over 100,000 U.S. and Canadian workers in construction, repair, maintenance, manufacturing, professional emergency medical services, and related industries.

Mr. Jones followed the tradition of his father, grandfather, two uncles, and two great-uncles by becoming a field construction boilermakers in 1971. In 1981, after ten years of studying between union jobs, he began working as an organizer for the IBB which began his illustrious career.

Mr. Jones was the principal architect on the Boilermakers' Fight Back organizing strategy and became the editor of the updated *Boilermaker Reporter* before he was elected as vice president of the Southeast section in 1994. During his tenure as vice president, Mr. Jones negotiated one of the largest wage and benefits package increases in the Southeast.

Jones succeeded his father, Charles W. Jones, as president this past July.

American Income and National Income are looking forward to a long and continued relationship with Mr. Jones and the IBB. It is through the guidance and recommendations of members such as Newton Jones that our Company is able to offer assistance to the millions of working families in this country and Canada.

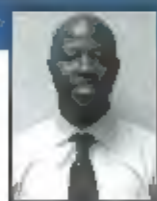
Congratulations!

### LABOR ADVISORY BOARD MEMBERS

|  |  |  |  |
|--|--|--|--|
| Paul Almeida, President<br>Dept. for Prof. Employees         | Patricia Friend, President<br>AFA/CWA                            | Leon Lynch, Vice President<br>USWA                       | Edward C. Sullivan, President<br>BCT Department          |
| Stuart Appelbaum, President<br>RWD Union/UPCW                | Larry Gregoire, President<br>Int'l CWUC/UPCW                     | Martin Maddaloni, Gen. Pres.<br>UAJAPFFI                 | Michael Sullivan, Gen. Pres.<br>SMWA                     |
| Baxter Atkinson, President<br>AFSA                           | James Grogan, Jr., Gen. Pres.<br>AWIU                            | Hon. Ray Marshall<br>Former US Secretary of Labor        | John Sweeney, President<br>AFL-CIO                       |
| Ronald Ault, President<br>Metal Trades Department            | Don Hahn, Int'l President<br>BLE                                 | Warren Mart, Gen. Sec.-Treas.<br>IAM                     | George Tedeschi, President<br>GCIU                       |
| Morton Baltz, President<br>CWA                               | Sonny Hall, President<br>TWUA                                    | Terry O'Sullivan, President<br>LIUNA                     | Richard Trumka, Sec.-Treas.<br>AFL-CIO                   |
| Dave Barrett, Former Premier<br>Province of British Columbia | James Hoffa, General President<br>Int'l Brotherhood of Teamsters | Oscar Owens, Sec.-Treasurer<br>Amalgamated Transit Union | Tim Tuttle, President<br>AFGWU                           |
| Theodore Bilal, President<br>AAAA                            | Joseph Hunt, General President<br>Int'l Assoc. of BSQRW          | Jules Pagano, Exec. Director<br>AIL Labor Advisory Board | Gene Upshaw, President<br>FPA                            |
| William Burrus, President<br>APWU                            | Frank Hurt, Int'l President<br>BCTGM                             | W. "Dan" Pickett, President<br>BRS                       | Hugh Walsh, Asst. Exec. Dir.<br>AIL Labor Advisory Board |
| Sam Cabral, President<br>Int'l Union of Police Assoc.        | Gloria Johnson, President<br>GLUW                                | Clyde Rivers, Assoc. President<br>CSEA                   | Donald Wightman, President<br>UWUA                       |
| Doug Dority, President<br>UCFW                               | Newton Jones, Int'l President<br>IBB                             | Cecil Roberts, President<br>UMWA                         | James Williams, Gen. President<br>IUPAT                  |
| John Dougherty, President<br>OPCM Int'l Association          | Gregory Junemann, Int'l Pres.<br>IFPTE                           | Milton Rosado, President<br>LCLAA                        | Boyd Young, President<br>PACE Int'l Union                |
| Gerald Feder, LAB Secretary<br>Feder and Associates          | George Kourpias, President<br>ARA, AFL-CIO                       | Michael Sacco, President<br>SIU                          | William Young, President<br>NALC                         |
| Edward Fire, President Emeritus<br>IUE/CWA                   | Thomas F. Lee, President<br>AFM of the U.S. and Canada           | Robert Scardelletti, Int'l Pres.<br>TCIU                 | Hon. Speaker Jim Wright,<br>Honorary Member of LAB       |
| M.A. "Mac" Fleming, President<br>Brotherhood of MWE          | William Lucy, Sec.-Treasurer<br>AFSCME                           | Harold Schaitberger, President<br>IAFP                   |  |



## SUPERVISING AGENTS



1. Jean-Marc Louis  
Great Neck, NY



2. Mary Ann Gaelic  
Auckland, NZ



3. Mike DeFazio  
Santa Rosa, CA

All Time Record to Beat  
Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat  
Month: \$50,606 Net ALP Chad Roehrs

### November Production

| Name               | 1st Year Agent | Net ALP  | NG | Rtn  | # 1st Yr Agents | MGA             | SGA               |
|--------------------|----------------|----------|----|------|-----------------|-----------------|-------------------|
| 1. Jean-Marc Louis | \$29,707       | \$36,587 | 93 |      | 5               | Theodore Pappas | Eric Giglione     |
| 2. Mary Ann Gaelic | 29,396         | 44,768   |    | 76.6 | 5               | Lawrence Hauck  | Steve Friedlander |
| 3. Mike DeFazio    | 20,056         | 29,166   | 83 |      | 2               | Todd Kubes      | Altig-Orlovic     |
| 4. Michael Bedard  | 18,852         | 21,641   | 94 |      | 2               | Linda Amante    | Rick Altig        |
| 5. Guy Grondeaux   | 18,567         | 22,396   | 98 |      | 5               | Rajeev Arora    | Rick Altig        |

All Time Record to Beat  
MTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat  
YTD: \$237,992 Net ALP Vladimir Opra

### YTD Production

| Name                 | 1st Year Agent | Net ALP   | NG | Rtn  | # 1st Yr Agents | MGA             | SGA               |
|----------------------|----------------|-----------|----|------|-----------------|-----------------|-------------------|
| * 1. Mary Ann Gaelic | \$233,409      | \$393,003 |    | 76.6 | 5               | Lawrence Hauck  | Steve Friedlander |
| 2. Jason Anderson    | 101,043        | 151,275   |    | 80.9 | 4               | David Iriye     | David Cohen       |
| 3. Jean-Marc Louis   | 77,214         | 104,354   | 93 |      | 5               | Theodore Pappas | Eric Giglione     |
| 4. Ronald Browning   | 68,655         | 123,102   | 82 |      | 2               | William Cook    | Tom Williams      |
| 5. Keron Sears       | 59,067         | 79,145    | 83 |      | 4               | David Hausman   | Eric Giglione     |

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

## GENERAL AGENTS



1. Dorian Oldham  
Rochester, NY



2. Stefan Reynolds  
Auckland, NZ



3. Robert Dunn  
Columbus, OH



4. Kyle Kozel  
Kansas City, MO



5. Gregory Siard  
Rochester, NY

All Time Record to Beat  
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat  
Month: \$111,262 Net ALP Eric Neal

### November Production

| Name                  | 1st Yr. Agent | Net ALP  | NG | Rtn  | #1st Yr. Agents | MGA              | SGA               |
|-----------------------|---------------|----------|----|------|-----------------|------------------|-------------------|
| 1. Dorian Oldham      | \$80,728      | \$93,832 |    | 67.0 | 14              | Jim Bianchi      | Durhon Oldham     |
| 2. Stefan Reynolds    | 39,583        | 46,173   |    | 75.8 | 6               | Lawrence Hauck   | Steve Friedlander |
| 3. Robert Dunn        | 31,922        | 40,977   | 86 |      | 9               | Keith Zabrocki   | Marc Morton       |
| 4. Kyle Kozel         | 30,609        | 43,672   | 89 | 78.7 | 5               | Scott Sonnenberg | Geneser-Geneser   |
| 5. Gregory Siard      | 27,236        | 35,477   | 92 |      | 5               | Jim Bianchi      | Durhon Oldham     |
| 6. Elaina Bosco       | 27,224        | 32,401   |    | 69.9 | 10              | William Cook     | Tom Williams      |
| 7. Rodney Husmann     | 25,106        | 26,011   |    | 76.6 | 11              | Erik Graham      | David Cohen       |
| 8. William Harris     | 22,913        | 23,523   | 93 |      | 8               | Phillip Wiley    | All Shahrak       |
| 9. Eric Tuttobene     | 22,727        | 35,026   |    | 77.7 | 6               | Paul Rumbuc      | Durhon Oldham     |
| 10. Matthew Wolfanger | 18,087        | 30,847   |    | 84.8 | 5               | Paul Rumbuc      | Durhon Oldham     |

All Time Record to Beat  
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat  
YTD: \$864,620 Net ALP

### YTD Production

| Name                 | 1st Yr. Agent | Net ALP   | NG | Rtn  | #1st Yr. Agents | MGA              | SGA               |
|----------------------|---------------|-----------|----|------|-----------------|------------------|-------------------|
| * 1. Elaina Bosco    | \$324,422     | \$403,386 |    | 69.9 | 10              | William Cook     | Tom Williams      |
| * 2. Dorian Oldham   | 310,129       | 357,035   |    | 67.0 | 14              | Jim Bianchi      | Durhon Oldham     |
| * 3. Robert Morrison | 284,627       | 285,264   |    | 70.3 | 8               | Lewis Prochnau   | Rick Altig        |
| * 4. Stefan Reynolds | 260,096       | 342,018   |    | 72.2 | 6               | Lawrence Hauck   | Steve Friedlander |
| * 5. Kevin Leonard   | 258,371       | 401,478   |    | 73.5 | 5               | Marlon Underwood | Scott Smith       |
| 6. Eric Tuttobene    | 252,705       | 359,813   |    | 77.7 | 6               | Paul Rumbuc      | Durhon Oldham     |
| 7. Robert Dunn       | 232,609       | 300,445   | 86 |      | 9               | Keith Zabrocki   | Marc Morton       |
| 8. Rodney Husmann    | 194,031       | 234,328   |    | 76.6 | 11              | Erik Graham      | David Cohen       |
| 9. Maurice Davies    | 191,377       | 281,308   |    | 69.4 | 2               | Roger Geering    | Steve Friedlander |
| 10. Jason Lausar     | 188,627       | 233,881   |    | 69.6 | 6               |                  | Marc Zipper       |

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.



# IT'S TIME TO BRUSH-UP ON YOUR SPANISH

American Income and National Income are off to Cancun and *The Fiesta Americana* in the heart of Mexico – so now is the time to brush up on your Spanish.

## EL SOL OLÉ CERVEZA LA PLAYA

Cancun is a young city fully flavored with a contemporary feel. However, this diamond in the rough is speckled with old-world appeal. This is a city that surpasses all expectations one may generally have of a vacation destination. The heavy upbeat feel comes from its impressive infrastructure and its nostalgic charm is generated by its geographic location – near the sea, but outlined by colonial towns.

Cancun offers fine white sand beaches that stretches across the perimeter of the beautiful Caribbean Sea. Sunset and sunrise in this fabulous venue are like no other in the world. Sunset gives way to starry skies and, if you're lucky, a radiant full moon which disappears behind the deep blue of the sea as the sun rises.

If this isn't enough for you to get out your Spanish-English dictionaries, then take a look at American Income and National Income's resort of choice.

With Cancun as a backdrop, *The Fiesta Americana* brings a touch of traditional hospitality to business and pleasure travelers alike. This world-renowned resort combines true native architectural lines with a contemporary flair. *The Fiesta Americana* is best known for its attention to detail and its dedication to service, characteristic of the world's best hotels. This resort does not lack in Mexican ambience or casual luxury, offering a wide-range of services demanded by various traveling lifestyles.

Don't miss out on this fantastic opportunity to experience the quiet, cheerful hospitality for which the Spanish are known. To find out more about how you can enjoy this remarkable experience, explore the facing-page with the 2005 convention qualifications.

For more information on *The Fiesta Americana*, log onto [fiestaamericana.com](http://fiestaamericana.com).

# YOUR TICKET TO CANCUN 2005 CONVENTION QUALIFICATIONS

### Producers

Producers at the 50 and 52.5 percent level must write \$84,000 of Net ALP as of the Dec. 31, 2004 AP&P report. Producers at the 57.5 and 62.5 percent level must write \$90,000 of Net ALP as of the Dec. 31, 2004 AP&P report. Producers must also meet Net to Gross and Retention requirements. See the requirements outlined below.

For Producers at the 50 or 52.5 percent level contracted less than one year, Net ALP will be prorated based on number of months contracted after the sixth month. See the chart below for details.

| Contract Period: | Hire Date     | Production Requirement |
|------------------|---------------|------------------------|
| >7 mos.          | After 5/31/04 | \$42,000               |
| 7 mos.           | 5/04          | \$49,000               |
| 8 mos.           | 4/04          | \$56,000               |
| 9 mos.           | 3/04          | \$63,000               |
| 10 mos.          | 2/04          | \$70,000               |
| 11 mos.          | 1/04          | \$77,000               |

### Supervising Agents

Supervising Agents must write \$84,000 of personal Net ALP as of the Dec. 31, 2004 AP&P report. SAs must also meet Net to Gross and Retention requirements. See the requirements outlined below.

### General Agents

General Agents must write \$90,000 of personal Net ALP or \$140,000 of First Year Agent Net ALP and have at least two active First Year Agents as of Dec. 31, 2004. GAs must also meet Net to Gross and Retention requirements. See the requirements outlined below.

### Master General Agents

Master General Agents must write \$280,000 of First Year Agent Net ALP and have at least four active First Year Agents as of Dec. 31, 2004. MGAs must also meet Net to Gross and Retention requirements. See the requirements outlined below. *MGAs cannot qualify for convention on personal production, they must qualify by First Year Agent production requirements.*

### State General Agents

State General Agents must meet year to date minimum standard requirements by Dec. 31, 2004. SGAs must also meet Net to Gross and Retention requirements. See the requirements outlined below. Only qualifying SGAs will be invited to attend the convention. SGAs cannot qualify for convention on personal production.

### Net to Gross and Retention Requirements (Using the Dec. 31, 2004 AP&P report):

The Net to Gross and Retention rates as shown on the qualifier's December 2004 AP&P report will be used in determining qualification. Year-To-Date award winners must also have 78 percent Net to Gross or a 67 percent Retention rate to be eligible for recognition.

|  |                  |
|--|------------------|
| Through the eighth month, contracted as of 5/1/04 or after | 78% Net to Gross |
| Nine or more months, contracted as of 4/30/04 or before    | 67% Retention    |





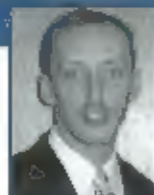
1. Jim Bianchi  
Rochester, NY



2. Lawrence Hauck  
Auckland, NZ



3. Paul Rumbuc  
Rochester, NY



4. Terry Sullivan  
St. Louis, MO



5. Kevin Surles  
Middletown, CT

All Time Record to Beat  
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat  
Month: \$236,811 Net ALP Ed Orell

November Production

| Name               | 1st Yr. Agent | Net ALP   | NG | Rtn  | #1st Yr. Agents | SGA               |
|--------------------|---------------|-----------|----|------|-----------------|-------------------|
| 1. Jim Bianchi     | \$154,695     | \$185,823 |    | 73.9 | 32              | Durhon Oldham     |
| 2. Lawrence Hauck  | 83,255        | 115,198   |    | 74.7 | 11              | Steve Friedlander |
| 3. Paul Rumbuc     | 82,382        | 152,000   |    | 76.5 | 5               | Durhon Oldham     |
| 4. Terry Sullivan  | 65,429        | 69,849    | 89 |      | 6               | Geneser-Geneser   |
| 5. Kevin Surles    | 61,078        | 67,488    | 89 |      | 12              | David Zophin      |
| 6. Theodore Pappas | 60,971        | 60,390    |    | 72.9 | 11              | Eric Giglione     |
| 7. Keith Zabrocki  | 53,532        | 69,094    |    | 75.9 | 14              | Marc Morton       |
| 8. Erik Graham     | 51,346        | 104,621   |    | 78.4 | 21              | David Cohen       |
| 9. Chad Deley      | 51,016        | 68,592    | 87 |      | 8               | Rick Altig        |
| 10. William Cook   | 50,317        | 73,428    |    | 68.9 | 19              | Tom Williams      |

All Time Record to Beat  
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat  
YTD: \$2,127,959 Net ALP Paul Rumbuc

YTD Production

| Name                | 1st Yr. Agent | Net ALP     | NG | Rtn  | #1st Yr. Agents | SGA               |
|---------------------|---------------|-------------|----|------|-----------------|-------------------|
| * 1. Paul Rumbuc    | \$1,109,386   | \$1,975,034 |    | 76.5 | 5               | Durhon Oldham     |
| * 2. Lawrence Hauck | 958,270       | 1,099,142   |    | 74.7 | 11              | Steve Friedlander |
| * 3. Steven Greer   | 851,739       | 1,069,948   |    | 75.7 |                 | Durhon Oldham     |
| * 4. Jim Bianchi    | 845,395       | 993,714     |    | 73.9 | 32              | Durhon Oldham     |
| * 5. David Irlie    | 711,427       | 873,642     |    | 72.1 | 16              | David Cohen       |
| 6. William Cook     | 574,191       | 871,954     |    | 68.9 | 19              | Tom Williams      |
| 7. Steve Foti       | 568,215       | 1,023,116   |    | 70.3 | 13              | Jaloff-Foli       |
| 8. Marlon Underwood | 542,969       | 911,414     |    | 67.1 | 21              | Scott Smith       |
| 9. Erik Graham      | 540,760       | 1,096,649   |    | 78.4 | 9               | David Cohen       |
| 10. Bill Hayer      | 409,917       | 440,378     |    | 68.2 | 7               | Rick Altig        |

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

# \$Show Me the Money\$

## Retention Bonus\*

| Qualifier       | SGA               | Bonus Amount |
|-----------------|-------------------|--------------|
| Karen McQuoid   | Steve Friedlander | \$3,777.37   |
| David Wang      | Scott Smith       | \$3,379.52   |
| Nadia King      | Altig-Orlovic     | \$3,373.71   |
| Carla Miller    | John Akers        | \$3,318.68   |
| Brian Traboulay | Rick Altig        | \$3,023.42   |
| Timothy Cruise  | Scott Smith       | \$2,965.48   |
| Scott Remmey    | Eric Giglione     | \$2,721.68   |
| Rudi Camenzind  | David Cohen       | \$2,682.23   |
| Jinzhou Zhao    | Rick Altig        | \$2,614.69   |
| Mary Ann Gaelic | Steve Friedlander | \$2,613.26   |

Total Retention Bonus Paid: \$308,306.54 295 Producers Qualified

## Leadership Bonus\*

| Qualifier       | SGA               | Bonus Amount |
|-----------------|-------------------|--------------|
| Jim Bianchi     | Durhon Oldham     | \$9,417.06   |
| Terry Sullivan  | Geneser-Geneser   | \$6,418.82   |
| Lawrence Hauck  | Steve Friedlander | \$5,172.18   |
| Gregory Partea  | Vic Hancock       | \$4,208.53   |
| Theodore Pappas | Eric Giglione     | \$3,521.35   |
| Dustin Raaum    | Rick Altig        | \$3,094.54   |
| Paul Rumbuc     | Durhon Oldham     | \$3,014.56   |
| Kevin Surles    | David Zophin      | \$2,884.07   |
| Fred Hadayia    | Durhon Oldham     | \$2,875.24   |
| Erik Graham     | David Cohen       | \$2,862.87   |

Total Leadership Bonus Paid: \$86,724.93 58 Managers Qualified

## PR Bonus\*

| Qualifier          | SGA              | Bonus Amount |
|--------------------|------------------|--------------|
| Al Wall            | Joshua Chalom    | \$2,701.30   |
| Malka Arony        | David Cohen      | \$2,004.48   |
| Robin Andrade      | Giglione-Brister | \$1,943.10   |
| Cheyl Cook         | Durhon Oldham    | \$1,814.52   |
| Rona Pileggi Spano | Scott Smith      | \$1,603.62   |
| Frances Christie   | Rick Altig       | \$1,473.21   |
| Leo VanDenBusschi  | Rick Altig       | \$1,462.25   |
| Joseph Galusha     | Durhon Oldham    | \$1,249.90   |
| Brenda Swecker     | Chris La Fond    | \$1,202.56   |
| Laurie Onasch      | Joseph Manone    | \$1,141.81   |

Total PR Bonus Paid: \$35,562.91 52 PR Reps Qualified

\* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.



## What You Should Know About Advertising

### What is considered advertising?

The National Association of Insurance Commissioners (NAIC), an organization of insurance regulators, defines advertising as material designed to create public interest in life insurance or annuities or in an insurer, or in an insurance producer; or to induce the public to purchase, increase, modify, reinstate, borrow on, surrender, replace or retain a policy.



### Are you familiar with advertising regulations?

Virtually all state insurance departments have regulations concerning advertising, and most require that advertising be reviewed and approved by a company's Home Office.

### Are you familiar with American Income's advertising regulations?

American Income and National Income policy requires all materials that an Agency may be using, when dealing with prospects or policyholders, if not provided by the Home Office, be submitted for approval.

All lead letters must be approved prior to mailing. Be sure lead letters clearly state AD&D coverage is provided through American Income Life Insurance Company or National Income Life Insurance Company. The full company name should be used, not just a shortened version. Also, lead letters should state, "An American Income (or National Income) representative will be calling to set up an appointment to deliver the benefits and explain other insurance coverage available to them."

In addition to lead letters, any forms, presentations, phone scripts, or letters used with a policyholder regarding American Income or National Income, should be sent to Home Office for review. This is not a mandate to use specific forms or scripts, but the Home Office does want to review what is being used when representing the Company prior to use. Once a review is complete, notification will be sent to confirm the status of the advertising.

### What are some other things to consider?

Did you know, most states require that if any benefit is mentioned in a brochure or flyer, all limitations must also be detailed? And, did you know, if you refer to a recommendation by any commercial rating system, i.e., our A.M. Best rating, a clear indication of the purpose of the recommendation and the limitations of the scope and extent of the recommendation must be included as well?

### Where do I send my materials to be approved?

Advertising material requiring Home Office approval should be mailed to:

American Income Life Insurance Company  
Attn: Debbie Gamble  
1200 Wooded Acres Drive  
Waco, TX 76710

Or e-mailed to:

dgamble@aillife.com



## Appreciating All the Hard Work You Do The Employee Appreciation Dinner



A company is only as successful as the people who are committed to its success. We are fortunate to have a committed team at American Income and National Income, and we know success is measured in many ways. We feel our success comes from the people we have who are doing an increasingly outstanding job.



An Employee Appreciation dinner was recently held to show just how much the Home Office staff is appreciated. Take a look at all the fun everyone had.





## STATE GENERAL AGENTS



Durhon Oldham

| Category I    | NOVEMBER PRODUCTION |              |          |            |         |      | YEAR TO DATE PRODUCTION |              |          |             |
|---------------|---------------------|--------------|----------|------------|---------|------|-------------------------|--------------|----------|-------------|
|               | SGA                 | 1st Yr Agent | Standard | % Of Stdrd | Net ALP | NG   | Rtn                     | 1st Yr Agent | Standard | % Of Stdrd  |
| Durhon Oldham | \$357,012           | \$164,400    | 217      | \$482,203  |         | 76.3 | \$3,080,505             | \$1,326,000  | 232      | \$4,400,480 |
| Rick Allig    | 861,728             | 598,400      | 144      | 1,324,858  |         | 68.5 | 10,202,882              | 6,560,400    | 156      | 18,107,728  |
| Jatoft-Foti   | 168,064             | 164,400      | 102      | 265,987    |         | 70.5 | 1,759,638               | 1,855,200    |          | 3,209,096   |



Tom Williams

| Category II  | NOVEMBER PRODUCTION |              |          |            |         |      | YEAR TO DATE PRODUCTION |              |          |             |
|--------------|---------------------|--------------|----------|------------|---------|------|-------------------------|--------------|----------|-------------|
|              | SGA                 | 1st Yr Agent | Standard | % Of Stdrd | Net ALP | NG   | Rtn                     | 1st Yr Agent | Standard | % Of Stdrd  |
| Tom Williams | \$91,061            | \$94,000     | 108      | \$137,674  |         | 67.5 | \$1,100,402             | \$924,000    | 119      | \$2,070,314 |



Joseph Manone

| Category III  | NOVEMBER PRODUCTION |              |          |            |         |      | YEAR TO DATE PRODUCTION |              |          |             |
|---------------|---------------------|--------------|----------|------------|---------|------|-------------------------|--------------|----------|-------------|
|               | SGA                 | 1st Yr Agent | Standard | % Of Stdrd | Net ALP | NG   | Rtn                     | 1st Yr Agent | Standard | % Of Stdrd  |
| Joseph Manone | \$87,928            | \$68,400     | 129      | \$162,312  |         | 75.6 | \$838,400               | \$752,400    | 111      | \$1,776,413 |
| Marc Morton   | 76,360              | 68,400       | 112      | 130,868    |         | 71.7 | 924,570                 | 752,400      | 123      | 1,490,640   |
| David Zophin  | 92,865              | 84,000       | 111      | 112,840    |         | 77.7 | 760,342                 | 768,000      |          | 1,048,131   |

## STATE GENERAL AGENTS



Steve Friedlander

| Category IV       | NOVEMBER PRODUCTION |              |          |            |         |      | YEAR TO DATE PRODUCTION |              |          |             |
|-------------------|---------------------|--------------|----------|------------|---------|------|-------------------------|--------------|----------|-------------|
|                   | SGA                 | 1st Yr Agent | Standard | % Of Stdrd | Net ALP | NG   | Rtn                     | 1st Yr Agent | Standard | % Of Stdrd  |
| Steve Friedlander | \$94,874            | \$56,400     | 168      | \$147,716  |         | 73.9 | \$1,348,723             | \$620,400    | 217      | \$1,764,807 |



Ron VanWoesik

| Category VI   | NOVEMBER PRODUCTION |              |          |            |         |     | YEAR TO DATE PRODUCTION |              |          |            |
|---------------|---------------------|--------------|----------|------------|---------|-----|-------------------------|--------------|----------|------------|
|               | SGA                 | 1st Yr Agent | Standard | % Of Stdrd | Net ALP | NG  | Rtn                     | 1st Yr Agent | Standard | % Of Stdrd |
| Ron VanWoesik | \$20,976            | \$14,400     | 146      | \$43,431   |         | 100 | \$20,976                | \$14,400     | 146      | \$43,431   |



## Expanding Your Chance at Opportunity Unlimited



FROM THE DESK OF

Mike Burns

Vice President  
Worksite Marketing

"We are excited and hope you will be too at this new highly developed market strategy."

knowledge. Success in this market is based on service and professionalism to the client, not how much a Producer can sell, but rest assured, the opportunity is there.

### The Worksite Marketing Advantage

American Income's Worksite Marketing products offer a tax savings opportunity for employers and employees which exists in this market through a government program called *Section 125*, better known as a *Cafeteria Plan*. This program allows a Producer to offer an employer, under the right conditions, the opportunity to set up a *Cafeteria Plan*, thereby saving the employer money while offering employees the opportunity to take home more pay or purchase an array of voluntary products through American Income or National Income. The advantage not only benefits the employees, the employers, but the Producer as well. Producers in this market enjoy a better than average persistency and a closing rate of about 70 percent!

### Getting the Message Out

Soon you will have the opportunity to find out about this market through your SGA. You will be introduced to the Worksite Market advantage through professional training and help so you can, if you choose, open another avenue of sales success. You and your Agency have the opportunity to get involved in a venture that is likely to take your success to the next level. In fact, by entering this market you may even have a tremendous advantage over most everyone in the sales and marketing profession. This is a pioneering opportunity that you will not want to pass up.

American Income is known for its dedication to **opportunity unlimited**. That is why we are excited and hope you will be too at this new highly developed market strategy. I am honored to have the chance to build the Worksite Market at American Income and National Income into a major part of our future operations.

Starting Jan. 1, 2004, American Income and National Income will be promoting the new Worksite Marketing Division for the purpose of expanding our market penetration nationwide.

Worksite Marketing will provide our field force with an excellent opportunity to expand into a new market. This new market is already widely known throughout the industry as the market of the future. However, let me tell you why.

### The Method Behind the Madness

In the past eight years, sales of payroll deduction products – insurance purchases by employees at work – have enjoyed double-digit sales increases, while overall insurance sales have remained constant. The payroll deduction market focuses primarily on businesses with 10 to 250 employees and accounts for almost 90 percent of all employers in the United States. This is a market that LIMRA International, an independent life insurance market research organization, says has only a 40 percent penetration and remains virtually untapped.

### Tapping the Market

At the Home Office, we have spent the last 10 months putting together products, presentation materials, training guides, and a system which will help you tap into the Worksite Market and reap its rewards. It is important to note though, Worksite Marketing isn't for everybody. It is a business market that requires market and product

## Planning for the Future 2005 Public Relations Convention Qualifications

It's that time of year again. Every year at this time, many of us sit back and reflect on our past performance. We also contemplate on how we can improve for the future. Well now is your chance to plan and set your goals for 2004. Below are the PR qualifications that will help you set your achievements for the year to come and prepare for a Cancun getaway.

### Public Relations Representatives

Public Relations Representatives must obtain 17,000 cards, or 75 endorsed groups\* (REWs, NEWs, ORIs – IGs, PGs, TGs). All ORIs (group credits – not cards) will count as double credit.

A Representative can qualify under only one method, i.e., they do not get a double qualification by signing 75 Groups and acquiring 17,000 lead credits.

\* For a group to count toward qualification, the group must have a 50 member minimum and a three percent return with a minimum of 10 cards.

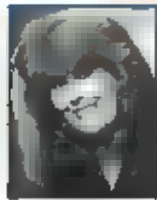
### Public Relations Managers

Public Relations Managers must obtain 52,000 Cards and have at least two active Public Relations Representatives coded under them as of Dec. 31, 2004.

For more information on Cancun and *The Fiesta Americana*, turn to Pages 12 and 13.

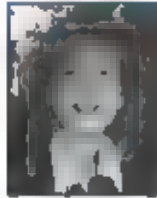


PR Manager

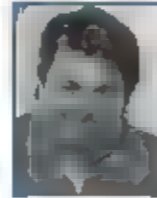


Debbie Enstedt  
Winnipeg, MB

Category A



Cheryl Cook  
Harrisburg, PA

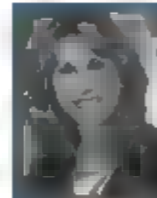


Joseph Galusha  
Rochester, NY

Category B

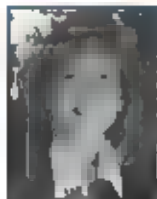


Malka Arony  
Phoenix, AZ



Laurie Onasch  
Menomonee Falls, WI

Category C



Cheryl Cook  
Harrisburg, PA



Joseph Ward  
Swansen, IL

November Production

| PR Manager        | No. Cards | SGA           |
|-------------------|-----------|---------------|
| 1. Debbie Enstedt | 24,569    | Rick Altig    |
| 2. Brenda DiSomma | 8,685     | Eric Giglione |
| 3. Malka Arony    | 4,993     | Steve Hartman |

All Time PR Card Production Record  
Month: 18,960 cards Anthony Gentili

| Category A           | No. Cards | SGA           |
|----------------------|-----------|---------------|
| 1. Cheryl Cook       | 6,060     | Durhon Oldham |
| 2. Joseph Galusha    | 4,851     | Durhon Oldham |
| 3. Al Wall           | 4,240     | Joshua Chaiom |
| 4. Leo VanDenBussche | 4,087     | Rick Altig    |
| 5. Frances Christie  | 3,912     | Rick Altig    |

| Category B           | No. Cards | SGA            |
|----------------------|-----------|----------------|
| 1. Malka Arony       | 3,051     | Steve Hartman  |
| 2. Laurie Onasch     | 2,936     | Manone & Altig |
| 3. Brenda Swecker    | 1,674     | Chris La Fond  |
| 4. Catherine Briggie | 1,666     | Steve Hartman  |
| 5. Randy Stockley    | 1,462     | Altig-Martyn   |

All Time PR Group Production Record  
Month:

| Category C        | Credits | SGA            |
|-------------------|---------|----------------|
| 1. Cheryl Cook    | 13      | Durhon Oldham  |
| 2. Joseph Ward    | 11      | Geneser-Bitman |
| 3. William Slocum | 10      | Steve Surace   |
| 4. Brenda Swecker | 9       | Chris La Fond  |
| 5. Mark Gagliardi | 8       | Jatoff-Foti    |
| 5. Sandra Johnson | 8       | Gary Bleier    |
| 5. Shannon Walker | 8       | Rick Altig     |

YTD Production

| PR Manager         | No. Cards | SGA           |
|--------------------|-----------|---------------|
| *1. Debbie Enstedt | 229,827   | Rick Altig    |
| *2. Brenda DiSomma | 65,396    | Eric Giglione |
| 3. Charles Hill    | 47,593    | Jatoff-Foti   |

All Time PR Card Production Record  
YTD: 61,879 cards Denise Bowyer

| Category A              | No. Cards | SGA              |
|-------------------------|-----------|------------------|
| *1. Rona Pilleggi Spano | 44,552    | Scott Smith      |
| *2. A. Wall             | 33,743    | Joshua Chaiom    |
| *3. Robn Andrade        | 28,103    | Giglione-Brister |
| 4. Joseph Galusha       | 26,753    | Durhon Oldham    |
| 5. Leo VanDenBussche    | 26,045    | Rick Altig       |

| Category B         | No. Cards | SGA            |
|--------------------|-----------|----------------|
| *1. Malka Arony    | 26,831    | Steve Hartman  |
| *2. Laurie Onasch  | 25,541    | Manone & Altig |
| *3. Brenda Swecker | 18,830    | Chris La Fond  |
| 4. Irene Rurycz    | 16,330    | Jim Surace     |
| 5. John Wilkinson  | 16,278    | Geneser-Bitman |

All Time PR Group Production Record  
YTD:

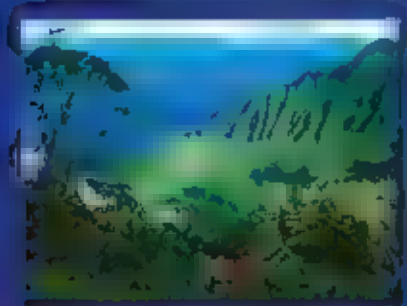
| Category C        | Credits | SGA           |
|-------------------|---------|---------------|
| *1. Cheryl Cook   | 81      | Durhon Oldham |
| *1. Donald Spohn  | 81      | Marc Morton   |
| *2. Becky Cutler  | 74      | Bill Jennings |
| 3. Richard Case   | 73      | Jim Surace    |
| 4. Jenny Williams | 72      | Rick Altig    |
| 4. Kenneth Aitzer | 72      | Marc Morton   |

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows. Must have two PR Representatives coded and meet all production requirements.

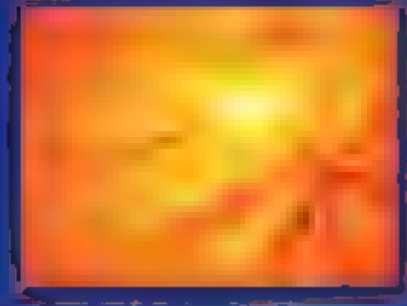


# HAWAII

## Your Tropical Checklist



**BREATH-TAKING  
SCENERY**



**BRILLIANT  
SUNSHINE**



**BEAUTIFUL  
BEACHES**



**BOTANICAL  
TREASURES**



**SNOWED-IN  
VISTAS**





## Qualifiers

|                      |            |
|----------------------|------------|
| Al Wall              | \$2,701.30 |
| Malka Aronv          | \$2,004.48 |
| Robin Andrade        | \$1,943.10 |
| Cheryl Cook          | \$1,814.52 |
| Rona Pitaggl Spano   | \$1,603.62 |
| Frances Christie     | \$1,473.21 |
| Leo VanDenBussche    | \$1,462.25 |
| Joseph Galusha       | \$1,249.90 |
| Brenda Swecker       | \$1,202.56 |
| Laurie Dnasch        | \$1,141.81 |
| Mark Gagliardi       | \$1,137.58 |
| Matt Cutler          | \$1,007.44 |
| Susan Gilbert        | \$972.30   |
| Vivian Dwyer         | \$948.08   |
| Catherine Briggie    | \$926.52   |
| Jennifer Opra        | \$899.95   |
| David Blaisdell      | \$863.80   |
| Becky Cutler         | \$741.14   |
| Richard Meshulam     | \$627.12   |
| Cassandra Robinson   | \$545.50   |
| William Sauers       | \$541.25   |
| Jenny Williams       | \$540.10   |
| Joseph Ward          | \$528.80   |
| Leonard Furer        | \$504.05   |
| Charles Hill         | \$486.17   |
| Irene Rurycz         | \$476.41   |
| Parminder Sihota     | \$453.55   |
| Erin McKee           | \$430.57   |
| Anne Bowyer          | \$405.60   |
| Brenda DiSomma       | \$380.21   |
| Sandra Johnson       | \$374.62   |
| Richard Case         | \$336.46   |
| Shannon Walker       | \$329.54   |
| Jacqueline deVooght  | \$318.91   |
| Erica Dabager        | \$304.92   |
| Susan Kelleher       | \$300.50   |
| Pater Nielsen        | \$300.40   |
| Gabriela Berioni     | \$263.61   |
| Mario Seljan         | \$252.27   |
| Gabriella Klett      | \$251.19   |
| Ayanna Prendergast   | \$250.74   |
| George Farenthold    | \$242.24   |
| Robin Denham         | \$225.90   |
| Suzanne Powers       | \$225.18   |
| Donald Spohn         | \$219.24   |
| William Gibson       | \$211.23   |
| William Stocum       | \$201.42   |
| Cynthia Lebrun-Yaffe | \$198.18   |
| Kenneth Allizer      | \$188.28   |
| Timothy Farr         | \$186.03   |
| John Wilkinson       | \$185.67   |
| Robert Dailey        | \$183.41   |

JANUARY  
 FEBRUARY  
 MARCH  
 APRIL  
 MAY  
 JUNE  
 JULY  
 AUGUST  
 SEPTEMBER  
 OCTOBER  
 NOVEMBER  
 DECEMBER

Total

**\$35,562.83**





## LEADERSHIP BONUS

### November Bonus Qualifiers

|                               |                                |                             |                                |                               |
|-------------------------------|--------------------------------|-----------------------------|--------------------------------|-------------------------------|
| Jim Bianchi<br>\$9,417.06     | Keith Zabrocki<br>\$2,227.18   | Stefan Reynolds<br>\$976.26 | Jerald Muhammad<br>\$752.61    | Earnest Loveless<br>\$324.08  |
| Terry Sullivan<br>\$6,418.82  | Adam Kiss<br>\$2,161.84        | Don Wold<br>\$959.65        | Jean-Marc Louis<br>\$746.72    | Sasha Lundgren<br>\$300.18    |
| Lawrence Hauck<br>\$5,172.18  | Ryan Stenglein<br>\$1,950.13   | Kirk Kupsky<br>\$900.56     | Stephen Flecker<br>\$584.07    | Cal Thurlby<br>\$288.02       |
| Gregory Partee<br>\$4,208.85  | Jeffrey Purtell<br>\$1,883.71  | David Wang<br>\$864.06      | Sally Tapia-Osmon<br>\$575.32  | William Harris<br>\$279.46    |
| Theodore Pappas<br>\$3,521.35 | Jonathan Saluk<br>\$1,752.24   | Anthony Thomas<br>\$848.55  | Scott Georger<br>\$565.61      | Matthew Wolfanger<br>\$275.18 |
| Dustin Raauna<br>\$3,094.54   | Doreen Ryan-Foti<br>\$1,538.90 | Jeremy Long<br>\$847.66     | Robert Dunn<br>\$559.94        | Marlon Underwood<br>\$273.06  |
| Paul Rumbac<br>\$3,014.56     | Dorian Oldham<br>\$1,513.00    | Philip Wiley<br>\$838.39    | Mary Ann Gaelic<br>\$497.02    | Brenden Determann<br>\$262.69 |
| Kevin Surles<br>\$2,884.07    | Marc Rosen<br>\$1,318.95       | Craig Nugara<br>\$830.40    | Gregory Siard<br>\$494.59      | Kevin Khadivian<br>\$260.23   |
| Fred Nadayia<br>\$2,875.24    | Cristina Simao<br>\$1,292.22   | Francisco Perez<br>\$823.83 | Michael Oromaner<br>\$439.65   | Hal Herman<br>\$189.49        |
| Erik Graham<br>\$2,862.87     | David Hamilton<br>\$1,222.29   | Anthony Owens<br>\$808.74   | Saeideh Ali Nessar<br>\$368.84 | Eric Tuftobene<br>\$91.02     |
| Bill Hayer<br>\$2,799.18      | Lee Conti<br>\$1,138.89        | Darren Miller<br>\$803.32   | Daniel Pavak<br>\$335.93       |                               |
| Bill Cook<br>\$2,280.19       | Jason Crain<br>\$1,092.67      | Nickolay Gusev<br>\$788.08  | Nestor Aramayo<br>\$330.59     |                               |

**Total \$86,724.93**



# RETENTION BONUS

| QUALIFIER         | AGENCY            |            | QUALIFIER           | AGENCY            |            | QUALIFIER            | AGENCY            |            |
|-------------------|-------------------|------------|---------------------|-------------------|------------|----------------------|-------------------|------------|
| Karen McQuind     | Steve Friedlander | \$3,777.37 | Abdulrazzaq Ahmed   | Scott Smith       | \$1,457.42 | Maria Esposito       | Steve Hartman     | \$1,110.28 |
| David Wang        | Scott Smith       | \$3,179.52 | Ketra Thieme        | Steve Hartman     | \$1,444.80 | Darlene Cadet        | Giglione-Brister  | \$1,092.42 |
| Nadia King        | Atig-Orlovic      | \$3,373.71 | Joey Kennedy        | Rick Altig        | \$1,439.65 | Paramjit Sangha      | Nick Altig        | \$1,089.27 |
| Carla Miller      | John Alers        | \$3,318.68 | Joseph Larsen       | Rick Altig        | \$1,435.34 | Farrak Klirk         | Marc Zipper       | \$1,086.02 |
| Brian Traboulzy   | Rick Altig        | \$3,023.42 | Dennis Frich        | Matt Blumert      | \$1,367.87 | James Sak            | Scott Smith       | \$1,085.04 |
| Timothy Cruise    | Scott Smith       | \$2,965.48 | Marlon Underwood    | Scott Smith       | \$1,350.26 | Rebecca Shandrow     | Nick Altig        | \$1,083.72 |
| Scott Aronney     | Eric Gigliome     | \$2,721.68 | Maxine Moody        | David Zophin      | \$1,345.38 | Erzszebet Fanoli     | David Cohen       | \$1,077.59 |
| Rudi Camenzind    | David Cohen       | \$2,682.23 | Albert Breneman     | Atig-Orlovic      | \$1,343.32 | Thomas Naddoch       | Steven Greer      | \$1,073.84 |
| Jinzhou Zhao      | Rick Altig        | \$2,614.69 | Robina Seleyi       | Joseph Manone     | \$1,343.98 | Richard Stahler      | Eric Gigliome     | \$1,069.17 |
| Mary Ann Gastic   | Steve Friedlander | \$2,613.26 | Jason Caples        | Durham Oldham     | \$1,342.95 | Zeeshan Basit        | Eric Gigliome     | \$1,062.96 |
| Hurst Kopp        | Nick Nitkowski    | \$2,428.73 | Kim Wilhelm         | Rick Altig        | \$1,337.64 | Gary Greer           | Rick Altig        | \$1,059.87 |
| Ramin Haghsood    | Vlad Basov        | \$2,139.28 | Timothy McClesley   | Rick Altig        | \$1,331.16 | Scott Zoll           | Vic Hancock       | \$1,056.63 |
| Christopher Clark | Rick Altig        | \$2,270.15 | Mon Gonzales        | Janoff-Foti       | \$1,326.72 | Frank Bryant         | Vic Hancock       | \$1,050.69 |
| Matthew Hogan     | Durham Oldham     | \$2,224.95 | Ruben Seberanes     | Janoff-Foti       | \$1,326.84 | Frank Sommers        | Durham Oldham     | \$1,050.33 |
| Yvonne Hernandez  | David Cohen       | \$2,214.43 | Daniel Oberlander   | Eric Gigliome     | \$1,318.95 | Darren Wakefield     | Geneser-Geneser   | \$1,048.65 |
| Robert Olson      | Scott Smith       | \$2,189.44 | Dax Arcand          | Geneser-Bitman    | \$1,309.56 | Upinder Bhinder      | Nick Altig        | \$1,046.76 |
| Russell Morris    | Marc Zipper       | \$2,153.14 | Howard Wilson       | Steve Friedlander | \$1,304.16 | Justin Miller        | Atig-Orlovic      | \$1,044.24 |
| Rob Kohrman       | Geneser-Geneser   | \$2,124.45 | Merazi Rodriguez    | Gigliome-Brister  | \$1,292.22 | Brian Quinn          | Geneser-Geneser   | \$1,035.00 |
| Larry Lozano      | Janoff-Foti       | \$2,114.99 | Saran Singh         | Rick Altig        | \$1,287.39 | Jahan Saffari        | Nick Altig        | \$1,032.75 |
| Michael Stewart   | Geneser-Geneser   | \$2,081.05 | Jothea Stacy        | Durham Oldham     | \$1,283.37 | Herman Libman        | Chris La Fond     | \$1,032.66 |
| Scott Florin      | Scott Smith       | \$2,081.85 | Cory Nell           | Rick Altig        | \$1,278.72 | Clarence Daniels     | Gigliome-Brister  | \$1,029.84 |
| Hugo Russ         | Janoff-Foti       | \$2,064.72 | Kevin Haines        | Ramin Koutadj     | \$1,275.59 | Wesley Hiler         | Geneser-Bitman    | \$1,012.02 |
| Jennifer Baron    | Tom Williams      | \$2,048.22 | Ronald Gurney       | Durham Oldham     | \$1,265.80 | Michael Kolasa       | Matt Blumert      | \$1,003.74 |
| Peter Atlas       | Chris Wittenbach  | \$2,004.08 | Mark Bell           | Allan Jennings    | \$1,264.81 | Michael Drake        | Vic Hancock       | \$1,003.41 |
| Teresa Carlton    | Geneser-Geneser   | \$1,898.94 | Preeti Sahgal       | Joshua Chalom     | \$1,262.91 | Wladyslaw Marczynski | Scott Smith       | \$1,002.78 |
| Nanda Durainami   | Rick Altig        | \$1,884.46 | Gregory Sward       | Durham Oldham     | \$1,260.31 | Lawrence Tenamore    | Scott Smith       | \$991.69   |
| Barratt Clayton   | Vic Hancock       | \$1,868.51 | Chris Rose          | Atig-Martyr       | \$1,256.84 | James England        | Vic Hancock       | \$965.09   |
| William Hathorne  | Scott Smith       | \$1,847.43 | Loren Cardwell      | Marc Norton       | \$1,255.62 | David Thomas         | Durham Oldham     | \$954.11   |
| Kevin Appasamy    | Rick Altig        | \$1,846.66 | Wes Elder           | Steve Friedlander | \$1,250.28 | Robert MacDonald     | Durham Oldham     | \$946.64   |
| Bret Fels         | Eric Neal         | \$1,839.56 | Brett Haves         | Rick Altig        | \$1,248.87 | Tobias Jenkim        | Chris Wittenbach  | \$946.45   |
| Curt Snow         | Janoff-Foti       | \$1,815.88 | Rajeev Arora        | Rick Altig        | \$1,246.93 | Earnest Loveless     | David Cohen       | \$936.41   |
| Donald McMillan   | Rick Altig        | \$1,805.49 | Robert Russo        | Rick Altig        | \$1,244.45 | Dyan Gonzales        | David Zophin      | \$925.14   |
| Ramona Cruz       | Geneser-Geneser   | \$1,785.18 | John Latini         | Eric Gigliome     | \$1,238.63 | Daniel Connell       | David Cohen       | \$922.69   |
| Jason Anderson    | David Cohen       | \$1,781.27 | Stephen Perotti     | Janoff-Foti       | \$1,238.29 | Ben Carbonette       | Rick Altig        | \$921.94   |
| Harpreet Gajral   | Rick Altig        | \$1,772.83 | Suzanne Mayo        | Durham Oldham     | \$1,227.74 | Larry Wright         | Dan Phillips      | \$921.42   |
| Michael Nowak     | Durham Oldham     | \$1,752.29 | Tommy Richardson    | Robert Smith      | \$1,222.29 | Jay Siders           | Mike Jones        | \$916.96   |
| Alfred Brenner    | Janoff-Foti       | \$1,745.22 | Mindy Gaisewitz     | Matt Blumert      | \$1,213.68 | Rodney Mori          | Rick Altig        | \$913.35   |
| Bradley Kincald   | Rick Altig        | \$1,734.39 | Lawrence Liggert    | Durham Oldham     | \$1,212.75 | Nichole Koleske      | Gary Blier        | \$911.19   |
| Pablo Pirula      | Scott Smith       | \$1,730.43 | Larry Malik         | David Zophin      | \$1,211.68 | David Galbreath      | Steve Friedlander | \$910.42   |
| James Larkin      | Eric Gigliome     | \$1,726.45 | Lance Brown         | David Cohen       | \$1,207.52 | Philip Decarlo       | Eric Gigliome     | \$908.67   |
| Kobie Samuels     | Scott Smith       | \$1,710.20 | Ronald Kattner      | Durham Oldham     | \$1,205.27 | Mira Eskandar        | Eric Gigliome     | \$901.11   |
| Edward Johnson    | Marc Zipper       | \$1,702.17 | Benjamin Mancillas  | Joseph Manone     | \$1,204.72 | Megrunder Beall      | Atig-Orlovic      | \$901.05   |
| Jefferson Yopitun | Nick Altig        | \$1,681.22 | Madlyn Woodyard     | David Cohen       | \$1,204.52 | Jahanzeb Zafar       | Joshua Chalom     | \$889.65   |
| David Farraway    | Rick Altig        | \$1,674.90 | David Zach          | Steven Greer      | \$1,198.83 | Christoph Cummings   | Rick Mansfield    | \$880.94   |
| Eric Renteria     | Bill Jennings     | \$1,628.82 | Ronald Friedlander  | Eric Gigliome     | \$1,198.58 | Terra Frye           | Rick Altig        | \$876.60   |
| Arthur Westergren | Tom Williams      | \$1,627.38 | Mark Blier          | Gary Blier        | \$1,196.59 | Erin Ziegler         | Rick Altig        | \$873.42   |
| Douglas Bauknecht | Rick Altig        | \$1,595.89 | Edward Kirschenbaum | Eric Gigliome     | \$1,195.73 | Roger Tasaka         | Rick Altig        | \$869.88   |
| Jenny Yemas       | Geneser-Geneser   | \$1,591.62 | Paul Allonce        | Eric Gigliome     | \$1,191.69 | Martin Waynick       | Geneser-Geneser   | \$866.22   |
| Joseph Moore      | Marc Zipper       | \$1,585.65 | Marcus Bantista     | Gigliome-Brister  | \$1,187.32 | Abdelhadi Badreddine | Rick Altig        | \$863.70   |
| Garrett Marrero   | Janoff-Foti       | \$1,567.22 | Larena Barriere     | David Cohen       | \$1,186.13 | John Hard            | Vic Hancock       | \$861.95   |
| Vicki Crawford    | Steve Friedlander | \$1,534.53 | Clint Ogastwara     | Rick Altig        | \$1,179.20 | Richard Miller       | Tom Williams      | \$859.53   |
| Matthew Wolfanger | Durham Oldham     | \$1,514.75 | James Schneider     | Scott Smith       | \$1,178.95 | Jillian Lawrie       | Nick Altig        | \$857.70   |
| Robert Ulreich    | Janoff-Foti       | \$1,502.22 | Robert Dwin         | Marc Norton       | \$1,167.61 | Karlton Roberts      | Eric Gigliome     | \$856.01   |
| Melissa Luikart   | Marc Norton       | \$1,464.94 | Roland Cheney       | Atig-Martyr       | \$1,148.38 | Mike Defazio         | Atig-Orlovic      | \$852.78   |
| Hal Hernan        | Durham Oldham     | \$1,462.99 | Bhawan Sawhney      | Rick Altig        | \$1,136.67 | Joyce Dacdin         | Rick Altig        | \$852.18   |
| Alex Blahn        | Janoff-Foti       | \$1,458.39 | Christopher Fare    | Durham Oldham     | \$1,124.92 | Benjamin Foti        | Janoff-Foti       | \$842.79   |



# RETENTION BONUS

| QUALIFIER          | AGENCY            |          | QUALIFIER           | AGENCY             |          | QUALIFIER       | AGENCY             |          |
|--------------------|-------------------|----------|---------------------|--------------------|----------|-----------------|--------------------|----------|
| Blaine Golden      | David Cohen       | \$842.61 | Allan Crystal       | Scott Smith        | \$621.57 | Brett McKay     | Attig-Orlovic      | \$352.11 |
| Ronald Marx        | David Cohen       | \$838.18 | Rebecca Duwanoodle  | David Zophin       | \$618.26 | David Masse     | Nick Attig         | \$351.21 |
| Max Greenlee       | Tom Williams      | \$836.28 | Amanda Minatz       | Marc Zipper        | \$616.03 | Thomas Grazano  | Eric Gigliome      | \$349.89 |
| Max Quasem         | David Cohen       | \$832.29 | Lora Lee            | Ali Shahrak        | \$614.82 | Patrick Luem    | Geneser-Geneser    | \$349.62 |
| Melissa Yagasky    | Nick Attig        | \$831.69 | Raymond Oriol       | Eric Gigliome      | \$612.84 | Carol Brojes    | Nick Mansfield     | \$349.59 |
| Wai-Ning Wong      | David Cohen       | \$827.49 | Allen Trebelhorn    | Nick Attig         | \$612.12 | Donald Fletcher | Durham Oldham      | \$348.45 |
| Monique Love       | Attig-Martyn      | \$821.34 | Russell Lewis       | Durham Oldham      | \$610.74 | Amit Dsingra    | Jaroft-Foti        | \$346.32 |
| Elizabeth Hodgson  | Joshua Chalom     | \$818.73 | Gavin Scott         | Nick Attig         | \$608.94 | Salvador Luna   | Furer-Whittinghill | \$345.33 |
| Peter Higlsberg    | Chris La Fond     | \$809.38 | Michael Allen       | Nick Mansfield     | \$608.85 | Kenay Murray    | Nick Attig         | \$345.24 |
| Kevin Leonard      | Scott Smith       | \$800.95 | James Scallings     | Wad Basor          | \$607.57 | Yanessa Kanaan  | Ramin Kooladji     | \$344.85 |
| Yolodym Dorevyanyy | Nick Attig        | \$785.28 | Scott Campbell      | Durham Oldham      | \$605.34 | Casey Dobbins   | Geneser-Birman     | \$344.64 |
| Tung Truong        | Wad Basor         | \$723.36 | Geoffrey Varghese   | Eric Gigliome      | \$604.14 | Lawrence Turk   | Eric Gigliome      | \$344.49 |
| Haurice Bailey     | David Zophin      | \$696.60 | Jehudah Kilmer      | Durham Oldham      | \$600.63 | David Beskid    | Durham Oldham      | \$344.28 |
| Sarah Kocinski     | Geneser-Geneser   | \$694.65 | Eugene Kim          | Wad Basor          | \$598.29 | Redie Kilani    | Nick Attig         | \$343.08 |
| Scott Desanti      | Nick Attig        | \$693.78 | Matthew Melburn     | Durham Oldham      | \$594.66 | Robert Ward     | Geneser-Birman     | \$342.36 |
| Roy Tellman        | Nick Attig        | \$688.32 | Vince Wedekind      | Bill Jennings      | \$593.87 |                 |                    |          |
| Bruce Wehner       | Durham Oldham     | \$686.07 | Cahlynn Sydell      | Tom Williams       | \$592.77 |                 |                    |          |
| Abraham Fominoff   | Nick Attig        | \$685.62 | Randolph Souliers   | Attig-Martyn       | \$592.59 |                 |                    |          |
| Governor Handley   | Eric Gigliome     | \$682.86 | Eric Wayne          | Nick Attig         | \$592.53 |                 |                    |          |
| Daniel Degagnin    | Nick Attig        | \$677.28 | Georgina Crane      | Eric Gigliome      | \$591.99 |                 |                    |          |
| Robert Weir        | Durham Oldham     | \$673.77 | Joseph Monahan      | Joseph Marone      | \$589.88 |                 |                    |          |
| Christian Lodde    | Allan Jennings    | \$672.36 | Robert Levin        | Scott Smith        | \$588.51 |                 |                    |          |
| Peter Bazone       | Eric Gigliome     | \$672.09 | Selena Thammaseen   | Jaroft-Foti        | \$587.73 |                 |                    |          |
| Kimway Lewis       | Marc Zipper       | \$670.17 | Robert Cosgrove     | Marc Zipper        | \$587.43 |                 |                    |          |
| Daniel Ribauda     | Eric Gigliome     | \$670.17 | David Penick        | Geneser-Geneser    | \$587.11 |                 |                    |          |
| Richard Koschatsky | Marc Zipper       | \$666.81 | Michael Linder      | Marc Norton        | \$586.68 |                 |                    |          |
| Sammar Mijbel      | Jaroft-Foti       | \$663.69 | Crystal Valenine    | Steve Maromas      | \$585.96 |                 |                    |          |
| Bridget Rose       | Geneser-Birman    | \$660.19 | John Tannock        | Joshua Chalom      | \$584.61 |                 |                    |          |
| David Faganga      | Bill Jennings     | \$653.85 | Ren Mahabir         | Joshua Chalom      | \$583.62 |                 |                    |          |
| Joshua Sieler      | Attig-Orlovic     | \$651.48 | Nehon Gani          | Nick Attig         | \$580.26 |                 |                    |          |
| Samson Adelulofu   | Eric Gigliome     | \$650.55 | Anthony Gherian     | Durham Oldham      | \$578.82 |                 |                    |          |
| Steven Strong      | Williams-Zipper   | \$649.38 | Mervyn Pacheco      | Wad Basor          | \$577.92 |                 |                    |          |
| Avrom Gossack      | Joshua Chalom     | \$649.38 | William Burbank     | Durham Oldham      | \$577.86 |                 |                    |          |
| Aaron Dillon       | David Zophin      | \$647.64 | Benjamin Vanossen   | Scott Smith        | \$480.42 |                 |                    |          |
| Shoaib Abbasi      | Nick Attig        | \$645.57 | Robert Rife         | Vic Hancock        | \$467.64 |                 |                    |          |
| Caney Vance        | Marc Morion       | \$645.18 | Travis Vandenberghe | Nick Attig         | \$461.26 |                 |                    |          |
| Tara Dickenson     | Nick Attig        | \$644.31 | David Alphonse      | Nick Wicowski      | \$457.19 |                 |                    |          |
| Eric Corren        | Attig-Orlovic     | \$643.92 | Jeremy Long         | Geneser-Geneser    | \$398.92 |                 |                    |          |
| Bridget Bullock    | Durham Oldham     | \$643.68 | Nichole Moudth      | Joseph Marone      | \$366.33 |                 |                    |          |
| Robert Bersok      | Scott Smith       | \$643.50 | Brian Nguyen        | Jaroft-Foti        | \$365.88 |                 |                    |          |
| Thomas Hall        | Ali Shahrak       | \$642.48 | Joseph Stapiern     | Eric Gigliome      | \$365.81 |                 |                    |          |
| Rosalie Zwicker    | Joseph Marone     | \$642.48 | Hadi Ahmad          | Nick Attig         | \$363.09 |                 |                    |          |
| Kelly McCombes     | Marc Zipper       | \$641.82 | Angus Turner        | Nick Attig         | \$362.46 |                 |                    |          |
| William Purvis     | Geneser-Geneser   | \$640.95 | Jonathan Vernon     | Nick Attig         | \$362.28 |                 |                    |          |
| Louis Costa        | Eric Gigliome     | \$639.64 | Jean-Marc Louis     | Eric Gigliome      | \$361.20 |                 |                    |          |
| Dale Dionesotes    | Scott Smith       | \$633.63 | Clinton Brown       | James Sarace       | \$361.82 |                 |                    |          |
| Karen Stockwell    | Steve Hartman     | \$632.85 | Gregory Gerard      | Eric Gigliome      | \$359.67 |                 |                    |          |
| Rami Kammoun       | Nick Attig        | \$632.73 | Corey Bostae        | Nick Wicowski      | \$359.58 |                 |                    |          |
| Rebecca Dubreuil   | Geneser-Birman    | \$631.41 | Steve Ludwig        | Geneser-Geneser    | \$359.52 |                 |                    |          |
| Jay Lapejic        | Steve Hartman     | \$630.87 | Michael Costantino  | Durham Oldham      | \$359.10 |                 |                    |          |
| Margaret Rutledge  | Scott Smith       | \$628.29 | Jason Mayer         | Furer-Whittinghill | \$357.90 |                 |                    |          |
| Lloyd Phipps       | Williams-Williams | \$627.48 | Michael Hudson      | Durham Oldham      | \$357.45 |                 |                    |          |
| William Ellis      | Durham Oldham     | \$627.36 | Elmer Cagle         | Geneser-Birman     | \$355.88 |                 |                    |          |
| Matthew Mika       | Williams-Zipper   | \$622.26 | James Love          | Marc Zipper        | \$354.84 |                 |                    |          |
| Vernelle Unrau     | Nick Attig        | \$622.20 | Jessica Degroot     | Nick Attig         | \$353.97 |                 |                    |          |
| John Riley         | Geneser-Geneser   | \$621.60 | Paul Ratiff         | Jaroft-Foti        | \$352.14 |                 |                    |          |

**Total Bonus Paid Out**  
**\$308,306.54**